



PATENT
Attorney Docket No. 99997.02438
Serial No. 10/058,318

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THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :)
Randolph F. Totten)
Serial No.: 10/058,318) Group Art Unit: To Be Assigned
Filed: January 30, 2002) Examiner: To Be Assigned

For: SYSTEM AND METHOD FOR ALLOCATION OF MORTGAGE SERVICE FEES

INFORMATION DISCLOSURE STATEMENT

Under Secretary of Commerce for Intellectual Property
and Director of the United States Patent and Trademark Office
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests consideration of the documents listed on the attached Form PTO/SB/08A. Copies of the documents listed are also enclosed.

Applicant respectfully requests that the Examiner consider the documents cited on the Form PTO/SB/08A and that the Examiner indicate that the documents have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicant's submission of this Information Disclosure Statement (IDS) shall not be construed as an admission that the cited documents are prior art to the present invention, or that the cited documents qualify as printed publications. The submission of this IDS also shall not be construed as a representation that a prior art search has been performed.

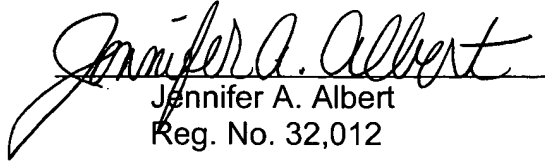
This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are

necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

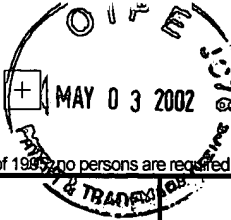
HUNTON & WILLIAMS

Date: May 3, 2002


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PTO/SB/08A (08-00)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	10/058,318
Filing Date	January 30, 2002
First Named Inventor	Randolph F. Totten
Group Art Unit	To Be Assigned
Examiner Name	To Be Assigned
Attorney Docket Number	99997.024378

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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Filing Date MM-DD-YYY
		Number	Kind Code ² (if known)			
	P1.	4,736,294		Gill et al.	04-05-1988	06-23-1987
	P2.	4,742,457		Leon et al.	05-03-1988	08-27-1985
	P3.	4,876,648		Lloyd	10-24-1989	01-12-1988
	P4.	5,644,726		Oppenheimer	07-01-1997	03-19-1990
	P5.	5,689,649		Altman et al.	11-18-1997	03-01-1991
	P6.	5,704,045		King et al.	12-30-1997	01-09-1995
	P7.	5,870,721		Norris	02-09-1999	10-15-1996
	P8.	5,966,700		Gould et al.	10-12-1999	12-23-1997
	P9.	5,983,206		Oppenheimer	11-09-1999	06-30-1997
	P10.	6,049,772		Payne et al.	04-11-2000	12-19-1996
	P11.	6,070,151		Frankel	05-30-2000	11-29-1995
	P12.	6,105,007		Norris	08-15-2000	05-05-1999
	P13.	6,148,293		King	11-14-2000	10-17-1997
	P14.	6,233,566 B1		Levin et al.	05-15-2001	03-18-1999
	P15.	6,249,775 B1		Freeman et al.	06-19-2001	07-11-1997

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

Examiner
Signature

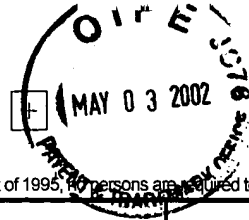
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Examiner Name	To Be Assigned
Attorney Docket Number	99997.024378

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

Examiner Signature		Date Considered	
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